

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 10-38408-DOT
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carolyn Cimino Millan
dba Carolyn Millan, pka Carolyn K Cimino
201 Battery Place
Colonial Heights, VA 23834

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s)., (if any):
Debtor: xxx-xx-4389

Employer Tax-Identification (EIN) No(s). (if any):
Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Carolyn Cimino Millan is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: March 14, 2011

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 3
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Carolyn Cimino Millan
 Debtor

Case No. 10-38408-DOT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: luedeckert
 Form ID: B18

Page 1 of 1
 Total Noticed: 23

Date Rcvd: Mar 14, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2011.

db	+Carolyn Cimino Millan, 201 Battery Place, Colonial Heights, VA 23834-3700
cr	+BMW Bank of North America, Inc. Department, P.O. Box 201347, Arlington, TX 76006-1347
10186450	+BMW Financial Services NA, LLC, P.O. Box 201347, Arlington, TX 76006-1347
10126906	+Bmw Financial Services, 5550 Britton Parkway, Hilliard, OH 43026-7456
10172197	+Cape Fear Valley Medical Center, PO Box 2000, Fayetteville, NC 28302-2000
10126909	+Citifinancial, 300 Saint Paul Place, Baltimore, MD 21202-2120
10126910	+Client Services, Inc, 3451 Harry Truman Blvd, Saint Charles, MO 63301-9816
10126912	+Cumberland Medical Associates, 5085 Morganton Rd, Fayetteville, NC 28314-1523
10126915	+Home Furnishings, PO Box 12812, Norfolk, VA 23541-0812
10126917	+Medical Data Systems I, 2001 9th Ave, Suite 312, Vero beach, FL 32960-6413
10126919	+Sams Club, Attention: Bankruptcy Dept, Po Box 105968, Atlanta, GA 30348-5968
10126921	+Southside Regional Medical Cen, PO Box 501128, Saint Louis, MO 63150-1128
10126922	+United Collection Bureau, Inc, PO Box 1448, Maumee, OH 43537-8448
10126923	+Usaa Savings Bank, Po Box 33009, San Antonio, TX 78265-3009

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

	+EDI: QLLTAVENNER.COM Mar 15 2011 01:28:00	Lynn L. Tavenner, Tavenner & Beran, PLC, 20 North Eighth Street, Second Floor, Richmond, VA 23219-3302
10126905	EDI: BANKAMER.COM Mar 15 2011 01:28:00	Bank Of America, 4060 Ogletown/Stanton Rd, Newark, DE 19713-0000
10126907	EDI: CAPITALONE.COM Mar 15 2011 01:28:00	Capital One, N.a., Bankruptcy Dept, Po Box 5155, Norcross, GA 30091-0000
10126908	+EDI: CITICORP.COM Mar 15 2011 01:28:00	Citibank Usa, Attn: Bankruptcy Dept, Po Box 20507, Kansas City, MO 64195-0507
10126913	+EDI: DISCOVER.COM Mar 15 2011 01:28:00	Discover Fin, Po Box 6103, Carol Stream, IL 60197-6103
10126914	+EDI: RMSC.COM Mar 15 2011 01:28:00	GEMB/JCPenney, PO Box 981131, El Paso, TX 79998-1131
10126916	+EDI: TSYS2.COM Mar 15 2011 01:28:00	Macys/fdsb, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053
10126918	+EDI: NESF.COM Mar 15 2011 01:28:00	National Enterprise Systems, 29125 Solon Rd, Solon, OH 44139-3442
10126920	+EDI: SEARS.COM Mar 15 2011 01:28:00	Sears/cbsd, Po Box 6189, Sioux Falls, SD 57117-6189
		TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

10126911	##+Cumberland Medical Associates, 2911 Breezewood Ave, Suite 100, Fayetteville, NC 28303-5464
	TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 16, 2011

Signature:

